

**SELECTED ECONOMIC CHARACTERISTICS**  
**2010-2014 American Community Survey 5-Year Estimates**

**Area Name : Census Tract 5020, Carroll County, Maryland**

Subject	Census Tract 5020, Carroll County, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	3,331	+/- 264	100.0%	(X)
<b>In labor force</b>	2,499	+/- 250	75%	+/- 3.9
Civilian labor force	2,499	+/- 250	75%	+/- 3.9
Employed	2,346	+/- 232	70.4%	+/- 4.4
Unemployed	153	+/- 73	4.6%	+/- 2.1
Armed Forces	0	+/- 12	0%	+/- 1
<b>Not in labor force</b>	832	+/- 139	25%	+/- 3.9
Civilian labor force	2,499	+/- 250	(X)	(X)
Percent Unemployed	(X)	+/- (X)	6.1%	+/- 2.8
<b>Females 16 years and over</b>	1,649	+/- 169	(X)	+/- (X)
In labor force	1,151	+/- 154	69.8%	+/- 5.6
Civilian labor force	1,151	+/- 154	69.8%	+/- 5.6
Employed	1,086	+/- 140	65.9%	+/- 5.7
<b>Own children under 6 years</b>	203	+/- 72	(X)	(X)
All parents in family in labor force	147	+/- 72	72.4%	+/- 21.5
<b>Own children 6 to 17 years</b>	741	+/- 135	(X)	(X)
All parents in family in labor force	578	+/- 124	78%	+/- 11.4
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	2,274	+/- 238	100.0%	(X)
Car, truck, or van -- drove alone	1,814	+/- 222	79.8%	+/- 4.7
Car, truck, or van -- carpooled	273	+/- 103	12%	+/- 4.3
Public transportation (excluding taxicab)	8	+/- 13	0.4%	+/- 0.6
Walked	20	+/- 23	0.9%	+/- 1
Other means	0	+/- 12	0%	+/- 1.4
Worked at home	159	+/- 87	7%	+/- 3.7
<b>Mean travel time to work (minutes)</b>	31.9	+/- 3.3	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	2,346	+/- 232	100.0%	(X)
Management, business, science, and arts occupations	891	+/- 180	38%	+/- 6.6
Service occupations	475	+/- 124	20.2%	+/- 5.1
Sales and office occupations	466	+/- 127	19.9%	+/- 4.9
Natural resources, construction, and maintenance occupations	305	+/- 99	13%	+/- 4.1
Production, transportation, and material moving occupations	209	+/- 87	8.9%	+/- 3.6
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	2,346	+/- 232	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	44	+/- 38	1.9%	+/- 1.6
Construction	290	+/- 102	12.4%	+/- 4.3
Manufacturing	208	+/- 90	8.9%	+/- 3.5
Wholesale trade	45	+/- 33	1.9%	+/- 1.4
Retail trade	150	+/- 69	6.4%	+/- 2.8
Transportation and warehousing, and utilities	113	+/- 70	4.8%	+/- 2.8
Information	52	+/- 44	2.2%	+/- 1.8
Finance and insurance, and real estate and rental and leasing	121	+/- 56	5.2%	+/- 2.3
Professional, scientific, and management, and administrative and waste	254	+/- 84	10.8%	+/- 3.6
Educational services, and health care and social assistance	617	+/- 133	26.3%	+/- 5.6
Arts, entertainment, and recreation, and accommodation and food services	152	+/- 82	6.5%	+/- 3.3
Other services, except public administration	88	+/- 59	3.8%	+/- 2.6
Public administration	212	+/- 81	9%	+/- 3.6

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	2,346	+/- 232	100.0%	(X)
Private wage and salary workers	1,532	+/- 228	65.3%	+/- 5.5
Government workers	559	+/- 105	23.8%	+/- 4.4
Self-employed in own not incorporated business workers	255	+/- 101	10.9%	+/- 4.4
Unpaid family workers	0	+/- 12	0%	+/- 1.4
<b>INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	1,513	+/- 88	100.0%	(X)
Less than \$10,000	18	+/- 21	1.2%	+/- 1.4
\$10,000 to \$14,999	9	+/- 14	0.6%	+/- 0.9
\$15,000 to \$24,999	85	+/- 48	5.6%	+/- 3.1
\$25,000 to \$34,999	87	+/- 42	5.8%	+/- 2.7
\$35,000 to \$49,999	240	+/- 65	15.9%	+/- 4.5
\$50,000 to \$74,999	298	+/- 96	19.7%	+/- 6.3
\$75,000 to \$99,999	155	+/- 58	10.2%	+/- 3.9
\$100,000 to \$149,999	343	+/- 93	22.7%	+/- 5.7
\$150,000 to \$199,999	146	+/- 61	9.6%	+/- 4
\$200,000 or more	132	+/- 76	8.7%	+/- 5
<b>Median household income (dollars)</b>	\$82,788	+/- 27669	(X)	(X)
<b>Mean household income (dollars)</b>	\$97,349	+/- 9908	(X)	(X)
With earnings	1,285	+/- 97	84.9%	+/- 4
Mean earnings (dollars)	\$92,319	+/- 11018	(X)	(X)
With Social Security	510	+/- 82	33.7%	+/- 5.3
Mean Social Security income (dollars)	\$17,238	+/- 2657	(X)	(X)
With retirement income	419	+/- 84	27.7%	+/- 5.4
Mean retirement income (dollars)	\$28,023	+/- 5388	(X)	(X)
With Supplemental Security Income	44	+/- 26	2.9%	+/- 1.7
Mean Supplemental Security Income (dollars)	\$8,880	+/- 2733	(X)	(X)
With cash public assistance income	28	+/- 39	1.9%	+/- 2.6
Mean cash public assistance income (dollars)	\$2,571	+/- 8	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	71	+/- 59	4.7%	+/- 3.9
<b>Families</b>	1,256	+/- 89	100.0%	(X)
Less than \$10,000	0	+/- 12	0%	+/- 2.6
\$10,000 to \$14,999	0	+/- 12	0%	+/- 2.6
\$15,000 to \$24,999	69	+/- 43	5.5%	+/- 3.4
\$25,000 to \$34,999	44	+/- 29	3.5%	+/- 2.3
\$35,000 to \$49,999	200	+/- 58	15.9%	+/- 4.7
\$50,000 to \$74,999	232	+/- 92	18.5%	+/- 7.4
\$75,000 to \$99,999	139	+/- 55	11.1%	+/- 4.4
\$100,000 to \$149,999	315	+/- 94	25.1%	+/- 6.9
\$150,000 to \$199,999	136	+/- 64	10.8%	+/- 5.1
\$200,000 or more	121	+/- 74	9.6%	+/- 5.8
Median family income (dollars)	\$95,988	+/- 15702	(X)	(X)
Mean family income (dollars)	\$103,435	+/- 10491	(X)	(X)
Per capita income (dollars)	\$36,238	+/- 3704	(X)	(X)
<b>Nonfamily households</b>	257	+/- 76	(X)	(X)
Median nonfamily income (dollars)	\$48,813	+/- 15316	(X)	(X)
Mean nonfamily income (dollars)	\$65,110	+/- 19617	(X)	(X)
Median earnings for workers (dollars)	\$36,773	+/- 6705	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$63,000	+/- 13101	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$40,625	+/- 12541	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	4,105	+/- 314	4,105	(X)
<b>With health insurance coverage</b>	3,824	+/- 275	93.2%	+/- 2.9
With private health insurance	3,488	+/- 273	85%	+/- 5.2
With public coverage	944	+/- 194	23%	+/- 4.7
<b>No health insurance coverage</b>	281	+/- 130	6.8%	+/- 2.9
Civilian noninstitutionalized population under 18 years	955	+/- 149	955	(X)
No health insurance coverage	15	+/- 19	1.6%	+/- 2
Civilian noninstitutionalized population 18 to 64 years	2,562	+/- 243	2,562	(X)
<b>In labor force:</b>	2,207	+/- 233	2,207	(X)
<b>Employed:</b>	2,100	+/- 216	2,100	(X)
<b>With health insurance coverage</b>	1,899	+/- 200	90.4%	+/- 4
With private health insurance	1,861	+/- 201	88.6%	+/- 4.4
With public coverage	138	+/- 82	6.6%	+/- 4
<b>No health insurance coverage</b>	201	+/- 89	9.6%	+/- 4
<b>Unemployed:</b>	107	+/- 52	107	(X)
<b>With health insurance coverage</b>	73	+/- 44	68.2%	+/- 25.7
With private health insurance	65	+/- 42	60.7%	+/- 27.1
With public coverage	8	+/- 13	7.5%	+/- 11.8
<b>No health insurance coverage</b>	34	+/- 32	31.8%	+/- 25.7
<b>Not in labor force:</b>	355	+/- 112	355	(X)
<b>With health insurance coverage</b>	324	+/- 100	91.3%	+/- 9
With private health insurance	276	+/- 91	77.7%	+/- 13.7
With public coverage	66	+/- 43	18.6%	+/- 10.1
<b>No health insurance coverage</b>	31	+/- 36	8.7%	+/- 9
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	2.3%	+/- 2.1
<b>With related children under 18 years</b>	(X)	+/- (X)	5%	+/- 4.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 38
<b>Married couple families</b>	(X)	+/- (X)	0%	+/- 3
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 6.8
With related children under 5 years only	(X)	+/- (X)	0%	+/- 38
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	0%	+/- 26.5
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 45.8
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
<b>All people</b>	(X)	+/- (X)	3.1%	+/- 2.5
<b>Under 18 years</b>	(X)	+/- (X)	7.7%	+/- 6.9
Related children under 18 years	(X)	+/- (X)	7.7%	+/- 6.9
Related children under 5 years	(X)	+/- (X)	3.1%	+/- 5.9
Related children 5 to 17 years	(X)	+/- (X)	8.9%	+/- 7.9
<b>18 years and over</b>	(X)	+/- (X)	1.7%	+/- 1.2
18 to 64 years	(X)	+/- (X)	1.7%	+/- 1.4
65 years and over	(X)	+/- (X)	1.5%	+/- 2.4
<b>People in families</b>	(X)	+/- (X)	2.8%	+/- 2.5
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	6.6%	+/- 6.7

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Workers include members of the Armed Forces and civilians who were at work last week.

Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2010.

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Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2010-2014 tables, industry data in the multiyear files (2010-2014) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see [http://www.census.gov/hhes/www/hlthins/publications/coverage\\_edits\\_final.pdf](http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf) for more details. The corresponding 2008 data table in American FactFinder does not incorporate these edits and is therefore not comparable to this table in 2009, 2010, 2011, or 2012. Select geographies of 2008 data comparable to the 2009, 2010, 2011, and 2012 tables are accessible at <http://www.census.gov/hhes/www/hlthins/data/acs/2008/re-run.html>.

The health insurance coverage category names were modified in 2010. See ACS Health Insurance Definitions for a list of the insurance type definitions.

While the 2010-2014 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.